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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yoursel	f	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Renee	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Webb	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or maiden names.	Wilder Hairie	Middle Harrie
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 6655	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification numbe	9 xx - xx-	9 xx - xx-
(ITIN)		

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D	ebtor 1 Renee		Case number (if known)
_	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		16510 Kedzie Ave. Number Street	Number Street
		Markham Illinois 60428	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		-	
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Renee		Webb	Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case	е		
 The chapter of the Bankruptcy Code you are choosing to file under 		scription of each, see <i>Notice Req</i> . Also, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about ho cashier's check, or more may pay with a credit I need to pay the fee Individuals to Pay You I request that my fee judge may, but is not the official poverty lin	ow you may pay. Typically, if yoney order If your attorney is card or check with a pre-print in installments. If you choose our Filing Fee in Installments (Compared to, waive your fee, are that applies to your family son, you must fill out the Applies.	ou are paying the submitting you are deduction, sign of this option, sign of this option only and may do so on size and you are to	the clerk's office in your local court for e fee yourself, you may pay with cash, in payment on your behalf, your attorney an and attach the <i>Application for SA</i>). If you are filling for Chapter 7. By law, a lay if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	WhenWhenWhen	MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District	When <u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to lin			b you want to stay in your residence? St You (Form 101A) and file it with

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Webb Debtor 1 Renee __ Case number (if known) Middle Name First Name Last Name Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Renee
 Webb
 Case number (if known)

 Last Name

Pa	Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling								
		About Debtor 1:		Abou	t Debtor 2 (Sp	oouse Only in a Joint Case):			
15.	Tell the court	You must check one:		You m	nust check one:				
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	Co file	unseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.			
	The law requires that you receive a briefing		the certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.			
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ring from an approved credit ncy within the 180 days before I optcy petition, but I do not have a mpletion.	Co file	unseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.			
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment	yo		er you file this bankruptcy petition, opy of the certificate and payment			
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	fro ok m	om an approve otain those ser ade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I et, and exigent circumstances emporary waiver of the	;		
(creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining efforts you made to obtain the briefing, why you unable to obtain it before you filed for bankrupt what exigent circumstances required you to file case.		ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and	t		
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.					
		receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	re mı wi	ceive a briefing ust file a certifica th a copy of the	offied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if anyo, your case may be dismissed.			
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.			
			I am not required to receive a briefing about credit counseling because of:			d to receive a briefing about credi ause of:	t		
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.			
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.			
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.			
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	ab	out credit cour	are not required to receive a briefin iseling, you must file a motion for ounseling with the court.	g		

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Debtor 1 Renee First Name	Webb Middle Name Last N		(if known)
	estions for Reporting Purposes	adne	
16. What kind of debts do you have?	16a. Are your debts primarily con "incurred by an individual pring No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily bus	marily for a personal, family, or h siness debts? Business debts ar stment or through the operation	re debts that you incurred to obtain of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund		pt property is excluded and administrative secured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	
Part 7: Sign Below	I have aversioned this matition, and I	ala alawa wa alawa a a aliberati wa wa wa wa a	that the information provided is true and
For you	correct. If I have chosen to file under Chapt of title 11, United States Code. I ununder Chapter 7. If no attorney represents me and I cout this document, I have obtained I request relief in accordance with to I understand making a false statem connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151	ter 7, I am aware that I may proceed anderstand the relief available und add not pay or agree to pay some and read the notice required by the chapter of title 11, United States are can result in fines up to \$250,009, and 3571.	eed, if eligible, under Chapter 7, 11,12, or 13 der each chapter, and I choose to proceed one who is not an attorney to help me fill 11 U.S.C. § 342(b). ates Code, specified in this petition. aining money or property by fraud in 00, or imprisonment for up to 20 years, or
	Signature of Debtor 1 Executed on 10/3/2017	•	ure of Debtor 2 uted on
	MM / DD / Y		MM / DD / YYYY

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Debtor 1 Renee		Webb	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	42(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	. ,			les filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Sean McNulty		Date	10/3/2017
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	olghataro or / titolino)			
	Sean McNulty			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374030	Email address	smcnulty@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Renee	Webb					
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(State)				

П	Check if	this	is	an
	amende	d filir	ηg	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$3,647.00
1c. Copy line 63, Total of all property on Schedule A/B	\$3,647.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$15,372.00
Your total liabilities	\$15,372.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,021.22
5. Schedule J: Your Expenses (Official Form 106J)	

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Webb Debtor 1 Renee _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,624.32 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your ca	ase:		-	Ī			
					Walsh				
Debtor 1		Renee First Name	Middle N	lame	Webb Last Name				
Debtor 2									
(Spouse, if fi	ling)	First Name	Middle N	lame	Last Name				
		ankruptcy Court for the:	Northern		District of Illinois (State)				
Case num (If known)	nber							_	
Officia	al Fo	orm 106A/B						Check if this is an amended filing	
Sche	dul	e A/B: Prope	rty					12/1	
category v responsibl write your	where le for name	you think it fits best. E supplying correct inform and case number (if k	Be as complete a mation. If more s nown). Answer e	nd ac pace very		eople are to this fo	e filing together, both a orm. On the top of any a	re equally	
Part 1:	Desc	ribe Each Residenc	e, Building, La	nd, c	r Other Real Estate You Own or	Have a	in Interest In		
			uitable interest	in an	y residence, building, land, or similar	r propert	y?		
✓	No. (Go to Part 2							
	Yes.	Where is the property?							
1 1				Wh	at is the property? Check all that apply	/.		claims or exemptions. Put red claims on <i>Schedule D:</i>	
1.1	Street address, if available, or other description			H	Single-family home Duplex or multi-unit building		Creditors Who Have Claims Secured by Property.		
				Н	Condominium or cooperative		Current value of the	Current value of the	
				H	Manufactured or mobile home		entire property?	portion you own?	
	Num	ber Street			Land				
	Nulli	bei Street			Investment property		Describe the nature of interest (such as fee s		
	City	State	Zip Code		Timeshare Other		the entireties, or a life	e estate), if known.	
			·	∐ Wh	o has an interest in the property? Ch	ieck	Check if this is co	ommunity property	
				one					
				H	Debtor 1 only				
				Н	Debtor 2 only Debtor 1 and Debtor 2 only				
				H	At least one of the debtors and another				
				Oth	ner information you wish to add abou	t this ite	m, such as local		
					perty identification number:				
If you	own	or have more than one, lis	st here:	140			D I d. d I	delen and the D. I.	
1.2				Wh	at is the property? Check all that apply Single-family home	/.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>	
	Stree	t address, if available, or o	other description	H	Duplex or multi-unit building		Creditors Who Have Cla	ims Secured by Property.	
				Ħ	Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?	
					Manufactured or mobile home				
	Num	ber Street			Land		Describe the nature o	f vour ownership	
				Н	Investment property Timeshare		interest (such as fee s	simple, tenancy by	
	City	State	Zip Code	Н	Other		the entireties, or a life	e estate), if Known.	
					o has an interest in the property? Ch	ieck	Check if this is co	mmunity property	
				one	e. Debtor 1 only				
					Debtor 2 only				
				H	Debtor 1 and Debtor 2 only				
				Ħ	At least one of the debtors and another				
					ner information you wish to add abou perty identification number:	t this ite	m, such as local		

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Debtor 1			Webb	_ Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or oth		Inat is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	oply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	-	Describe the nature or interest (such as fee sthe entireties, or a life	imple, tenancy by
			//ho has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another information you wish to add all	ther	Check if this is co (see instructions) Such as local	mmunity property
	the dollar value of the por ve attached for Part 1. Wri	tion you own for a	roperty identification number: Il of your entries from Part 1, includere. Pre.	ling any entrie	s for pages	
Do you ow you own tl	nat someone else drives. If yons, trucks, tractors, sport util	equitable interest ou lease a vehicle, a	in any vehicles, whether they are realso report it on Schedule G: Executory ycles	-	-	
3.1	Make Model: Year:	Ford Taurus 2001	Who has an interest in the proper one. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	200000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property? \$450.00	Current value of the portion you own? \$450.00
3.2	Make Model:		Check if this is community p instructions) Who has an interest in the proper one.			claims or exemptions. Put ured claims on Schedule D:
	Year: Approximate mileage: Other information:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only		-	aims Secured by Property. Current value of the portion you own?
			At least one of the debtors and Check if this is community p instructions)			

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Last Name as an interest in the property? Check stor 1 only stor 2 only stor 1 and Debtor 2 only seast one of the debtors and another eck if this is community property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?	red claims on <i>Schedule</i>
otor 1 only stor 2 only stor 1 and Debtor 2 only east one of the debtors and another eck if this is community property (see	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule ims Secured by Propert
otor 2 only stor 1 and Debtor 2 only east one of the debtors and another eck if this is community property (see	Creditors Who Have Cla	ims Secured by Propert
otor 2 only stor 1 and Debtor 2 only east one of the debtors and another eck if this is community property (see	Current value of the	, ,
otor 1 and Debtor 2 only east one of the debtors and another eck if this is community property (see		Current value of the
east one of the debtors and another eck if this is community property (see	entire property?	
eck if this is community property (see		portion you own?
ructions)		
s an interest in the property? Check	Do not deduct secured	•
tor 1 only	Creditors Who Have Cla	ims Secured by Propert
tor 2 only	Current value of the	Current value of the
tor 1 and Debtor 2 only	entire property?	portion you own?
east one of the debtors and another		
eck if this is community property (see		
ructions)		
s an interest in the property? Check	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
s an interest in the property? Check		red claims on <i>Schedule</i>
,	the amount of any secu	red claims on <i>Schedule</i>
otor 1 only	the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
otor 1 only otor 2 only	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule lims Secured by Propert Current value of the
otor 1 only otor 2 only otor 1 and Debtor 2 only	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule lims Secured by Propert Current value of the
otor 1 only otor 2 only otor 1 and Debtor 2 only east one of the debtors and another	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule lims Secured by Propert Current value of the
otor 1 only stor 2 only stor 1 and Debtor 2 only east one of the debtors and another eck if this is community property (see	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own?
otor 1 only stor 2 only stor 1 and Debtor 2 only east one of the debtors and another eck if this is community property (see ructions)	the amount of any secucreditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Forced claims on Schedule
otor 1 only stor 2 only stor 1 and Debtor 2 only east one of the debtors and another eck if this is community property (see ructions)	the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Forced claims on Schedule
otor 1 only otor 2 only otor 1 and Debtor 2 only east one of the debtors and another eck if this is community property (see ructions) us an interest in the property? Check	the amount of any secucreditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Forced claims on Schedule
otor 1 only stor 2 only stor 1 and Debtor 2 only east one of the debtors and another eck if this is community property (see ructions) as an interest in the property? Check	the amount of any secucreditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Class	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. F ired claims on Schedule ims Secured by Propert
otor 1 only stor 2 only stor 1 and Debtor 2 only seast one of the debtors and another seck if this is community property (see ructions) sean interest in the property? Check stor 1 only stor 2 only	the amount of any secucreditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Class Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule ims Secured by Propert Current value of the
otor 1 only otor 2 only otor 1 and Debtor 2 only east one of the debtors and another eck if this is community property (see ructions) es an interest in the property? Check otor 1 only otor 2 only otor 1 and Debtor 2 only	the amount of any secucreditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Class Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule ims Secured by Propert Current value of the
	tor 1 only tor 2 only tor 1 and Debtor 2 only east one of the debtors and another eck if this is community property (see ructions) onal vehicles, other vehicles, and ac	the amount of any secucitor 1 only tor 2 only tor 1 and Debtor 2 only east one of the debtors and another eck if this is community property (see

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Webb Debtor 1 Renee Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods \$100.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell Phone \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$1000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1900.00 for Part 3. Write that number here

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Webb Debtor 1 Renee Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$297.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Fifth Third Bank \$1000.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Prepaid Debit Card \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Renee		Webb	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	porate bonds and other negotia include personal checks, cashiers nents are those you cannot transfe	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in), thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	, =,,	,, anni savings asseuma	, or other policies or prom onating plane	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:		-	
		Keogh:			
		Additional account:			
		Additional account:			
22.		d prepayments ed deposits you have made so that with landlords, prepaid rent, publ			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract t	for a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

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Debt	or 1 Renee	MC dalla Massa		se number <i>(if known)</i>	
	First Name	Middle Name	Last Name		
24.		education IRA, in an account in the state of	n a qualified ABLE program, or under a qua	alified state tuition program.	
	✓ No ☐ Yes	stitution name and description. S	Separately file the records of any interests.11 U	.S.C. § 521(c):	
0.E			to (ather then emphise listed in line 4) and	d wishbo ou nouse	
25.	exercisable for		ty (other than anything listed in line 1), and	a rights or powers	
	✓ No Yes. Describ	э			
26.			ts, and other intellectual property ceeds from royalties and licensing agreements		
	✓ No				
	Yes. Describ	3			
27.		nises, and other general intanging permits, exclusive licenses, co	gibles operative association holdings, liquor licenses	, professional licenses	
	✓ No				
	Yes. Describ	Э			
Mon	ney or property	owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property Tax refunds owe				portion you own?
					portion you own? Do not deduct secured
	Tax refunds owe ✓ No ✓ Yes. Give spe	d to you		Federal:	portion you own? Do not deduct secured
	Tax refunds owe ✓ No Yes. Give spe about ti you alre	d to you cific information nem, including whether ady filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe No Yes. Give speabout the you alread and the	d to you cific information nem, including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe No Yes. Give speabout the you alreand the Family support Examples: Past do	d to you cific information nem, including whether ady filed the returns tax years	ıl support, child support, maintenance, divorce	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give speabout till you alreand the Family support Examples: Past de	d to you cific information nem, including whether ady filed the returns tax years	ıl support, child support, maintenance, divorce	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give speabout till you alreand the Family support Examples: Past de	d to you cific information nem, including whether ady filed the returns tax years	ll support, child support, maintenance, divorce	State: Local: e settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give speabout till you alreand the Family support Examples: Past de	d to you cific information nem, including whether ady filed the returns tax years	ll support, child support, maintenance, divorce	State: Local: e settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00
28.	Tax refunds owe No Yes. Give speabout till you alreand the Family support Examples: Past de	d to you cific information nem, including whether ady filed the returns tax years	ll support, child support, maintenance, divorce	State: Local: e settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owe ✓ No Yes. Give speabout the your alread the grand the gra	cific information iem, including whether ady filed the returns tax years	al support, child support, maintenance, divorce	State: Local: e settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28.	Tax refunds owe ✓ No Yes. Give speabout the you alread the you will be you will b	cific information item, including whether ady filed the returns tax years	nents, disability benefits, sick pay, vacation pa	State: Local: e settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owe ✓ No Yes. Give speabout the you alread the you will be you will b	cific information tem, including whether ady filed the returns tax years The or lump sum alimony, spousal cific information	nents, disability benefits, sick pay, vacation pa	State: Local: e settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owe ✓ No Yes. Give speabout the you alread the you alread the second of	cific information tem, including whether ady filed the returns tax years te or lump sum alimony, spousal cific information omeone owes you wages, disability insurance payn Security benefits; unpaid loans you	nents, disability benefits, sick pay, vacation pa	State: Local: e settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Renee		Webb	Case number (if known)	
	First Name	Middle Name	Last Name	· · · <u></u>	
31.	Interests in insurance Examples: Health, disab		alth savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insu of each policy and I		Company name:	Beneficiary:	Surrender or refund value:
32.		of a living trust, expect	someone who has died proceeds from a life insurance polic	cy, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made rrance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	Yes. Describe				
36.		-	n Part 4, including any entries f		\$1297.00
Part	5: Describe Any Bu	usiness-Related Pro	perty You Own or Have an I	nterest In. List any real estate in Pa	art 1.
37.			terest in any business-related p		
	No. Go to Part 6. Yes. Go to line 38.	, rogal of oquitable in	orest in any saumose relates p	ioporty.	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable o	or commissions you alro	eady earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ek	ectronic devices
	No Yes. Describe				
	L				1

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Deb	tor 1 Renee	Webb Case number (if known)	
1.0	First Name	Middle Name Last Name	
40.	Machinery, fixtures, ed	quipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
44	Incomplete to		
41.	Inventory		
	✓ No		
	Yes. Describe		
12	Interests in partnershi	ine or joint ventures	
42.		ps of joint ventures	
	✓ No	Name of entity: % of owne	rshin:
	Yes. Give specific	,, or only	cp.
	information about them		<u> </u>
	110111		
			
12	Customor lists mailing	lists, or other compilations	
45.		iists, or other compliations	
	✓ No		
	Yes. Do your lists in	nclude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	□ No		
	Yes. Descr	ribe	
44.	Any business-related p	property you did not already list	
	No		
	Yes. Give specific		
	information		
		·	
			<u> </u>
		ll of your entries from Part 5, including any entries for pages you have attached r here	
•			
Part		arm- and Commercial Fishing-Related Property You Own or Have an Inte	rest In.
	If you own or have an	interest in farmland, list it in Part 1.	
46.	Do you own or have ar	ny legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own? Do not deduct secured claims
	Ш		or exemptions
47.	Farm animals		
	Examples: Livestock, po	oultry, farm-raised fish	
	✓ No		
	Yes. Describe		
	_		

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Debt	tor 1 Renee		/ebb ast Name	Case number (if known)	
48.	Crops-either growing of		ast ivalle		
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.		rcial fishing-related property you did n	ot already list		
	✓ No Yes. Describe				
		I of your entries from Part 6, including		u have attached	
•				L	
Part 1	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did Not	List Above	
53.		perty of any kind you did not already li s, country club membership	st?		
	✓ No	s, country dub membership			
	Yes. Give specific				
	information				
54 A	dd the dollar value of al	I of your entries from Part 7. Write tha	it number here		•
		,			
D. 1	list the Totals of	Each Dout of this Form			
Part	List trie Totals Of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56. p	oart 2 total vehicles, lin	e 5	\$450.00		
57. P	art 3: Total personal an	d household items, line 15	\$1900.00		
58. P	art 4: Total financial as	sets, line 36	\$1297.00		
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. 1	Fotal personal property.	Add lines 56 through 61	\$3647.00	Copy personal property total ►	+ \$3647.00
					\$3647.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Debtor 1	Renee		Webb	Case number (if known)	
	First Names	Middle Nones	Look Marso		-

Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items						
Do you own or ha	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.				
7.2. Electronics						
No						
Yes. Describe	Television	\$100.00				

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			Docu	ment	Page 21 of	65		
Fill	in this infor	mation to identify your ca	se:					
Deb	otor 1	Renee		Webb				
<u>.</u>		First Name	Middle Name	Last Na	me			
	otor 2 ouse, if filing)	First Name	Middle Name	Last Na	ıme			
Uni	ted States E	Sankruptcy Court for the:	Northern [District of Illin	nois			
Cas	se number			(St	tate)			
	nown)						— a	
Of	ficial	Form 106C					Check in amende	f this is a ed filing
Sc	hedul	e C: The Prope	erty You Claim a	s Exe	mpt			04/1
For stat the tax-und you	each iter e a speci amount c exempt r ler a law t r exempti t1: Iden Which se	more space is needed, ges, write your name are not property you claim fic dollar amount as end any applicable statuetirement funds—matchat limits the exemption would be limited to the tify the Property You are claiming state and fectare claiming federal exemptions.	fill out and attach to this not case number (if known as exempt, you must a xempt. Alternatively, you tory limit. Some exempt be unlimited in dollar a fon to a particular dollar of the applicable statutor	page as many page as many page as many class tions—such amount. Here amount arry arry amount arry amount arry amount arry amount arry amount arry arry arry arry arry arry arry arr	e amount of the im the full fair moth as those for however, if you cand the value of the course is filing with you.	exemption you arket value of lealth aids, right laim an exemptine property is	purce, list the property that you Page as necessary. On the to a claim. One way of doing so the property being exempte ats to receive certain benefit oftion of 100% of fair market determined to exceed that a	p of any is to d up to ts, and value
		cription of the property a chedule A/B that lists thi			of the exemption you		Specific laws that allow exer	nption
	, ,,,,,,,		Copy the value from Schedule A/B					
	Brief						735 ILCS 5/12-1001(a	.)
	description		\$1,000.00	✓	\$1,000.	00		
	Line from Schedule	Clothing <i>A∕B:</i> 11			% of fair market val cable statutory limi		_	
	Brief						735 ILCS 5/12-1001(b)
	description	า։ Phone	\$500.00	✓	\$500.0	0		
	Line from Schedule				% of fair market val cable statutory limi		_	
3.	-	_	emption of more than \$160, and every 3 years after that for		on or after the date o	f adjustment.)		

☐ No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Renee Webb Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description:	\$100.00	1	735 ILCS 5/12-1001(b)
Television Line from Schedule A/B: 07		\$100.00 100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$200.00	\$200.00	735 ILCS 5/12-1001(b)
Misc. Jewelry Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$100.00	\$100.00	735 ILCS 5/12-1001(b)
Misc. Household Goods Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_
Brief description: Checking account, Fifth	\$1,000.00	\$1,000.00	735 ILCS 5/12-1001(b)
Third Bank Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$0.00	\$0	735 ILCS 5/12-1001(b)
Other financial account, Prepaid Debit Card Line from		100% of fair market value, up to any applicable statutory limit	_
Schedule A/B:17 Brief			735 ILCS 5/12-1001(b)
description: Cash on Hand	\$297.00	\$297.00 100% of fair market value, up to any	_
Line from Schedule A/B: 16 Brief		applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS
description: Ford Taurus, 2001	\$450.00	\$450.00; \$0.00	5/12-1001(b)
Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit	

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				_		
Fill in this info	ormation to identify your ca	ise:				
Debtor 1	Renee		Webb			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	r					
Official	Form 106D					Check if this is an amended filing
Sched	ule D: Credit	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space i			e are filing together, both are equinber the entries, and attach it to			
1. Do any	creditors have claims s	ecured by your proper	ty?			
✓ No.	. Check this box and subn	nit this form to the court v	with your other schedules. You ha	ve nothing else to repo	ort on this form.	
Yes	s. Fill in all of the informatio	n below.				
Part 1: Lis	t All Secured Claims					
for each		litor has a particular claim,	red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

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Fill i	n this infor	mation to identify your c	ase:					
Deb		Renee	400.	Webb				
Dep	tor i	First Name	Middle Name	Last Name				
Deb	tor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States E	Bankruptcy Court for the:	Northern	District of Illinois				
	e number			(State)				
(If kno	,	orm 106E/F				Ch	eck if this is ar	n amended filing
			editors Who	Have Unse	ecured Claims			12/15
other Form clain	r party to a n 106A/B) a ns that are entries in t vn).	any executory contract and on Schedule G: Exe e listed in Schedule D: (he boxes on the left. At	s or unexpired leases that ecutory Contracts and Uni Creditors Who Hold Claim	t could result in a clai expired Leases (Officia s Secured by Property.	ims and Part 2 for creditors wit n. Also list executory contracts I Form 106G). Do not include a If more space is needed, copy e top of any additional pages, v	s on <i>Sched</i> ny credito the Part y	<i>lule A/B: Prop</i> rs with partia ou need, fill i	perty (Official ally secured it out, number
1.		reditors have priority un Go to Part 2.	nsecured claims against y	you?				
2.	listed, idea As much Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priori	ity and nonpriority amou ding to the creditor's na particular claim, list the		both priorit	y and nonprio	rity amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debtor		Webb	Case number (if known)	
	First Name Middle Name	Last Name		
9 Part 2:	List All of Your NONPRIORITY Unsecured any creditors have nonpriority unsecured claims a No. You have nothing to report in this part. Subm	gainst you?	e court with your other schedules.	
✓	Yes.			
uns If m	secured claim, list the creditor separately for each claim.	For each claim I	er of the creditor who holds each claim. If a creditor has more isted, identify what type of claim it is. Do not list claims already inc Part 3.If you have more than four priority unsecured claims fill out	cluded in Part 1.
				Total claim
N	LD ASTRA RECOVERY SERV Ionpriority Creditor's Name 330 W 33RD ST N STE 118		Last 4 digits of account number 5555 When was the debt incurred? 5/2016	\$227.00
_	lumber Street			
5 v [] [] []	VICHITA Kansas 67208 Sity State Zip Co Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community deb s the claim subject to offset? No Yes	ode	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: SPEEDY Other. Specify CASH 128	
	D ASTRA RECOVERY SERV		Last 4 digits of account number 6009	\$202.00
7 N	Ionpriority Creditor's Name 330 W 33RD ST N STE 118 Iumber Street VICHITA Kansas 67203 City State Zip Co Vho incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community deb s the claim subject to offset? No Yes	ode	When was the debt incurred? 10/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: SPEEDY Other. Specify CASH 128	
	Chicago Parking Ionpriority Creditor's Name 21 N. LaSalle St # 107A Iumber Street Chicago Illinois 60602 City State Zip Co Vho incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community deb as the claim subject to offset? No Yes	ode	When was the debt incurred?	\$10,000.00

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Webb Debtor 1 Renee Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 ComEd \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes CREDIT ACCEPTANCE \$3,143.00 0541 Last 4 digits of account number ___ Nonpriority Creditor's Name 2/2014 When was the debt incurred? PO BOX 513 Number As of the date you file, the claim is: Check all that apply. Contingent Michigan 48037 Southfield Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ 021 Automobile Is the claim subject to offset? **✓** No Yes DirecTV 4.6 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 2230 E Imperial Hwy When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. ATTN Bankruptcy Contingent Unliquidated 90245 El Segundo California City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify __

Notice Only

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Webb Debtor 1 Renee Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Midwest Title Loans \$800.00 Last 4 digits of account number Nonpriority Creditor's Name 12047 Western Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60406 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes 4.8 Peoples Gas \$500.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 200 E. Randolph n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60601 Disputed City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset?

✓ No Yes Case 17-29691 Doc 1 Filed 10/03/17 Entered 10/03/17 18:06:13 Desc Main Document Page 28 of 65

Debtor 1 Renee Webb Case number (if known)

First Nai	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purposes o
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00
	oc. rotal. Add illies od tillodgii od.	00.	
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$15,372.00
	that amount here.	•	
	6j. Total. Add lines 6f through 6i.	6j.	\$15,372.00

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Fill in this information to identify your case:						
Debtor 1	Renee		Webb			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(State)			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			Do	cument rag	C 30 01 03	
Fill in	this infor	mation to identify your c	ase:			
Debto	or 1	Renee		Webb		
		First Name	Middle Name	Last Name		
Debto (Spouse	or 2 e, if filing)	First Name	Middle Name	Last Name		
United	d States E	ankruptcy Court for the:	Northern	District of Illinois (State)		
	number			(Stato)		
(If know	/n)					ata Malla ta da asa
						ck if this is an nded filing
Offi	icial	Form 106H				J
OIII	Clai	1 01111 10011				
Sch	edul	e H: Your Cod	lebtors			12/15
Codeb	tors are	neonle or entities who	are also liable for any de	nts vou may have. Be a	s complete and accurate as possible. If two married peo	nle are
the en	tries in t				space is needed, copy the Additional Page, fill it out, an op of any Additional Pages, write your name and case nu	
_	–	ve any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as	a codebtor.)	
<u> </u>	No					
L	Yes					
			lived in a community pro kico, Puerto Rico, Texas, W		? (Community property states and territories include Arizona, In)	California,
[.		Go to line 3.	tioo, i doito i lloo, i oxao, ii	aomington, and wildon	,	
	_		er spouse, or legal equiva	lent live with you at the	time?	
<u> </u>		No		, , , , , , , , , , , , , , , , , , ,		
	- H	Yes. In which communit	v state or territory did vou	ı live?	Fill in the name and current address of that person.	
	ш		, , , ,	-		
		Name of your spouse, f	ormer spouse, or legal equ	valent		
		Number Street				
		City	State	Zip Co	ode	
			_	•		
∣3. Ir	n Column	1, list all of your codel	otors. Do not include you	spouse as a codebtor	if your spouse is filing with you. List the person shown in	ı line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this informati	on to identify	your case:				
Debtor 1 Rene			Webb			
First N	Name	Middle Name	Last N	ame	Che	ck if this is:
Debtor 2 (Spouse, if filing) First N	Name	Middle Name	Last N	ame	— I п	An amended filing
						A supplement showing post-petition chapter
United States Bankruthe:	iptcy Court for	Northern	District of Illi	nois State)		expenses as of the following date:
Case number			(0	acto,		
(lf known)						MM / DD / YYYY
Official Forr	n 106l					
Schedule I:	Your In	come				12/ ⁻
information about y spouse. If more spa number (if known).	our spouse. I ace is needed	f you are separated and , attach a separate shed y question.	d your spous	se is not filin	g with you, do	r spouse is living with you, include not include information about your onal pages, write your name and case
1. Fill in your emplo	pyment		Debtor 1			Debtor 2
information.	•	Foots and the				
If you have more t	•	Employment status	✓ Emplo	•		Employed
attach a separate printer information about	•		☐ Not Er	nployed		Not Employed
employers.		Occupation				
Include part time, self-employed wo		Employer's name	Dave & bu	ster's Mgmt C	orp., Inc.	
Occupation may in	nclude student	Employer's address	2481 Man			
or homemaker, if i			Number Str	reet		Number Street
			Dallas City	Texas State	75220 Zip Code	City State Zip Code
		How long employed there?			_р 5585	Σ.,
		there?				
Part 2: Give Det	aile About M	Monthly Income				
	alis About iv					
	alis About IV					
Estimate monthly spouse unless you a	income as of t		1. If you have	nothing to rep	port for any line, v	vrite \$0 in the space. Include your non-filing
spouse unless you a	income as of the separated. ing spouse have	the date you file this form	-		-	or that person on the lines below. If you need
spouse unless you a If you or your non-fill	income as of the separated. ing spouse have	the date you file this form	-	information fo	-	
spouse unless you a If you or your non-fill more space, attach 2. List monthly gr	income as of the separated. In the separate sheet a separate sheet coss wages, sala	the date you file this form	combine the	information fo	r all employers fo	or that person on the lines below. If you need
spouse unless you a If you or your non-fil more space, attach 2. List monthly gr deductions.) If n be.	income as of the separated. In the separate sheet a separate sheet coss wages, sala	e more than one employer, et to this form. ary, and commissions (befor, calculate what the monthly of the commission)	combine the	information fo	r all employers fo	or that person on the lines below. If you need

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Debtor	1Renee	Webb	Case numbe	er <i>(if</i>	
	First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy	line 4 here	→ 4.	\$1,038.12		
	all payroll deductions:				
5a. 1	Tax, Medicare, and Social Security deductions	5a.	\$178.73		
5b. I	Mandatory contributions for retirement plans	5b.	\$0.00		
5c. \	oluntary contributions for retirement plans	5c.	\$0.00		
5d. l	Required repayments of retirement fund loans	5d.	\$0.00		
5e. I	nsurance	5e.	\$0.00		
5f. C	Oomestic support obligations	5f.	\$0.00		
5g. l	Union dues	5g.	\$0.00		
5h. (Other deductions. Specify: Charitable contributions	5h. +	\$2.17 +	- <u></u>	
6. Add +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5	if + 5g 6.	\$180.90		
7. Calc	ulate total monthly take-home pay. Subtract line 6 from lin	e 4. 7.	\$857.22		
8. List	all other income regularly received:				
ŀ	Net income from rental property and from operating a pusiness, profession, or farm				
Ç	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and he total monthly net income.	d 8a	\$0.00		
8b. I	nterest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or dependent regularly receive	а			
	nclude alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	, 8c.	\$0.00		
8d. l	Unemployment compensation	8d.	\$0.00		
	Social Security	8e.	\$684.00		
lı c u h	Other government assistance that you regularly receive nounce cash assistance and the value (if known) of any nonash assistance that you receive, such as food stamps (benefit noder the Supplemental Nutrition Assistance Program) or obusing subsidies specify: Food Assistance Programs Income	s 8f. <u>.</u>	\$480.0 <u>0</u>		
8g. l	Pension or retirement income	8g.	\$0.00		
8h. (Other monthly income. Specify:	8h. +	\$0.00 +		
9. Add	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$1,164.00		
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing s	pouse	\$2,021.22	=	\$2,021.22
Inclu frien	te all other regular contributions to the expenses that you do contributions from an unmarried partner, members of you do or relatives. In the include any amounts already included in lines 2-10 or amounts.	r household, your d	ependents, your roomr		
Spec	eify:			11	+ \$0.00
	I the amount in the last column of line 10 to the amount of that amount on the Summary of Schedules and Statistical Sci				\$2,021.22
					Combined monthly income
13. Do	you expect an increase or decrease within the year after No.	you file this form?			
	Yes. Explain:				
	1				l

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		Doct	illient Page 33 01 0:)		
Fill in this infor	mation to identify you	r case:				
Debtor 1	Renee		Webb			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ıg	
United States B	Bankruptcy Court for th		District of Illinois (State)		howing post-petition chapt the following date:	ter 13
Case number (If known)			(Glate)	MM / DD / YYYY		
Official	Form 106J					
-	e J: Your Ex	-				12/15
information. If			re filing together, both are equal form. On the top of any addition			
Part 1: Des	cribe Your Housel	nold				
1. Is this a joi	int case?					
✓ No. Go	o to line 2					
Yes. D	oes Debtor 2 live in a	separate household?				
[No					
	Yes. Debtor 2 must	t file Official Forms 106J-2, Exper	ses for Separate Household of Deb	tor 2.		
2. Do you hav	re dependents?	No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?	
			Child	12 years	No. ✓ Yes.	
			Child	7 years	No.	
			01.71	7	Yes.	
			Child	7 years	Yes.	
			Child	9 months	No. ✓ Yes.	
	penses include	No			<u>u</u>	
than		Yes				
yourself an dependent						
Part 2: Esti	mate Your Ongoin	g Monthly Expenses				
	of a date after the ba		rou are using this form as a suppl plemental Schedule J, check the	-	=	
		n-cash government assistance d it on Sc <i>hedule I: Your Incom</i> e			Your expens	ses
	I or home ownership or the ground or lot. 4.		clude first mortgage payments and		4.	\$0.00
If not inc	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Renee Webb Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home equity loans	Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	
	5. \$0.00
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$0.00
6b. Water, sewer, garbage collection	6b. \$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$116.00
6d. Other. Specify:	6d \$0.00
7. Food and housekeeping supplies	7. \$525.00
8. Childcare and children's education costs	\$0.00
9. Clothing, laundry, and dry cleaning	9. \$105.00
10. Personal care products and services	10. \$95.00
11. Medical and dental expenses	11. \$11.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12. \$225.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$0.00
14. Charitable contributions and religious donations	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	5a \$0.00
15b. Health insurance	5b \$0.00
15c. Vehicle insurance	5c \$80.00
15d. Other insurance. Specify:	5d \$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	
Specify:	\$0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	7a \$0.00
17b. Car payments for Vehicle 2	7b \$0.00
17c. Other. Specify:	7c \$0.00
17d Other Const.	7d \$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from	\$0.00
	18.
19.Other payments you make to support others who do not live with you.	40.00
Specify: 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19. \$0.00
	20a \$0.00
	0b \$0.00
	20c \$0.00
	0d \$0.00
	00 \$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Renee			Webb	Case number (if known)		
First Na	me	Middle Name	Last Name			
21.Other. Spec	fy: SSI Exemption				21	\$684.00
-	our monthly expenses.					\$1,841.00
22a. Add line	s 4 through 21.			\$0.00		
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2						\$1,841.00
22c. Add line	22a and 22b. The resul	t is your monthly expe	enses.		22.	
23. Calculate ye	our monthly net income	е.				
23a. Copy lir	e 12 (your combined m	onthly income) from S	Schedule I.		23a	\$2,021.22
23b. Copy y	our monthly expenses fro	om line 22 above.			23b	\$1,841.00
	t your monthly expenses		come.			\$180.22
The res	ult is your monthly net ir	ncome.			23c	
			oan within the year or do y			

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Fill in this information to identify your case:							
Debtor 1	Renee		Webb				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and	
4	•		
X	/s/ Renee Webb	*	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 10/3/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

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Fill in this in	formation to identify your	case:					
Debtor 1	Renee		Webb		_		
Debtor 2	First Name	Middle Na	ame Last Nam	е			
(Spouse, if filing	g) First Name	Middle Na	ame Last Nam	е	-		
United State	es Bankruptcy Court for the	Northern	District of Illino				
Case numb	er		(Stat	e)			
(If known)							Check if this is a
Officia	l Form 107						amended filing
Statem	ent of Financia	al Δffairs fo	r Individuals	Filina fo	r Bankru	ntcv	04/1
	plete and accurate as po						
information	n. If more space is need	ed, attach a sepa					
number (II	known). Answer every o	question.					
Part 1: G	ive Details About Your	Marital Status a	and Where You Lived	Before			
1. What	is your current marital s	tatus?					
	Married						
	Not married						
2. Durin	ig the last 3 years, have y	ou lived anywhere	other than where you li	ve now?			
,		ou mou unymnoro	other than where you in				
	No Yes. List all of the places y	ou lived in the last :	3 vears. Do not include v	vhere vou live	now.		
	,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,			
ı	Debtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same a	s Debtor 1		Same as Debtor 1
			_				_
1	Number Street		From	Number Str	eet		From
-			То				То
-	City State	Zip Code		City	State	Zip Code	
				Same a	s Debtor 1		Same as Debtor 1
			_				_
1	Number Street	_	From	Number Str	eet		From
-		_	То				To
Ī	City State	Zip Code		City	State	Zip Code	
_	-						
	the last 8 years, did you or tritories include Arizona, Calif						
✓ No)						
	es. Make sure you fill out S	Schedule H: Your C	odebtors (Official Form	106H).			

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Webb

Debtor 1 Renee Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$6000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. LINK YTD \$4,800.00 From January 1 of current year until Est. SSI YTD \$8,300.00 the date you filed for bankruptcy: Est. LINK \$4,284.00 For last calendar year: Est. SSI \$9,780.00 (January 1 to December 31, 2016 Est. LINK \$4,284.00 For the calendar year before that: Est. SSI \$9,780.00 (January 1 to December 31, 2015

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Webb Debtor 1 Renee __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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	Renee			W	ebb	Case number	(if known)
	First Name		Middle Name	La	st Name		
Insic corp ager	ders include your orations of which	relatives; a n you are a for a busin	ny general partner n officer, director, ess you operate a	s; relatives of any person in control	general partners; part, or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
•	Number Street						
_	City	State	Zip Code				
•	Insider's Name						
•	Number Street						
·	City	State	Zip Code				
insid Inclu	der? ide payments on	debts gua	ranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment Include creditor's name
	Insider's Name						
į	Number Street						
	City	State	Zip Code				
	City Insider's Name	State	Zip Code		·		
		State	Zip Code				

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Webb Debtor 1 Renee Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Renee	Webb	Case number (if known)	
	First Name Middle Name	Last Name		_
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you No		pank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
	Too. I ill ill ale detaile.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official?		possession of an assignee for the benefit c	of creditors, a court-
	No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Develop to Mile up Very Cove the Cife			_
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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Debt		Renee		Webb	Case number (if know)	7)	
		First Name Mid	ddle Name	Last Name			
14.	\A/i+	hin 2 years before you filed for ba	nkruntov did vo	u aivo any aifte or contril	hutions with a total value o	f more than \$600	to any charity?
14.	WIL	iiii 2 years before you lifed for ba	ilikrupicy, ala yo	u give any gitts or contri	outions with a total value o	i more than 5000	to any charity:
	✓	No					
		Yes. Fill in the details for each gif	ft or contribution.				
		Gifts or contributions to charitie	es	Describe what you con	tributed	Date you	Value
		that total more than \$600		·		contributed	
		Charity's Name					
		Shamy shams					
		Number Street					
		City State	Zip Code				
Part	6:	List Certain Losses					
15.		hin 1 year before you filed for ban	kruptcy or since	you filed for bankruptcy	, did you lose anything bec	ause of theft, fire,	other disaster, or
	gan	nbling?					
	✓	No					
	П	Yes. Fill in the details.					
	_	Describe the property you lost a	and	Describe any insurance	coverage for the loss	Date of your	Value of property
		how the loss occurred	iii u	Include the amount that		loss	lost
				pending insurance claims	s on line 33 of Schedule		
				A/B: Property.			
			_				
Part	/#	List Certain Payments or Tra	11131613				
		ut seeking bankruptcy or prepari ude any attorneys, bankruptcy petition No Yes. Fill in the details.			or services required in your ba	nkruptcy.	
	Y	roo. r iii iir are detaile.				-	
				Description and value of transferred	r any property	Date payment or transfer	Amount of payment
				transierrea		was made	payment
		Semrad Law Firm		Attorney's Fee - 350.00		10/3/2017	\$350.00
		Person Who Was Paid		rationally or our coulde			***************************************
		11101 S. Western Avenue					
		Number Street	_				
		Chicago Illinois	60643				
			Zip Code				
			_p				
		Email or website address					
		Davis and Miles Manda the Deciment of	Nat Va				
		Person Who Made the Payment, if	NOT YOU				
		Person Who Was Paid					
		Number Street					
		Tambor Officer					
		-					
		City State	Zin Cods				
		City State	Zip Code				
		Email or website address					
		Person Who Made the Payment, if					

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Deb	tor 1	Renee			Case n	number <i>(if known)</i>			
		First Name	Middle Name	Last Name					
17.	hel	hin 1 year before you filed for you deal with your credito not include any payment or tra	rs or to make paymer		ehalf p	oay or transfer	any property to a	inyone v	who promised to
		No Yes. Fill in the details.							
				Description and value of any protransferred	operty		Date payment or transfer was made	Amou	int of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	the Incl	ordinary course of your bus ude both outright transfers an transfers that you have alread No	siness or financial affa d transfers made as sec	curity (such as the granting of a secu					
		Yes. Fill in the details.		Description and value of proper	rtv	Describe any	nroperty or		Date
				transferred	Ly		ceived or debts p	aid	transfer was made
		Person Who Received Trans	fer						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Trans	fer						
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	ben	hin 10 years before you filed reficiary? ese are often called asset-prote		ou transfer any property to a self	-settle	ed trust or simi	lar device of whi	ch you	are a
	✓	No Yes. Fill in the details.							
	Ц	. 33. i m i i a la dottallo.		Description and value of the p	ropert	ty transferred			Date transfer was made
		Name of trust							

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Webb Debtor 1 Renee Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Deb ¹		Renee		Vebb	Case	e number (if known)	
		First Name Middle Name	نا	ast Name			
Part	q.	Identify Property You Hold or Control f	for Someon	e Flse			
· art	v.	racinary response real residence Contact r	or Cornect	10 2100			
00	D	hald an acutual anni muananti that acusa	los	رسم مامریا ۵		announced from our storing for or hold in	turnet for
23.	-	you hold or control any property that someone.	ne eise owns	er include any	property you be	orrowed from, are storing for, or hold in	trust for
	5011	leone.					
	V	No					
	\mathbf{r}						
		Yes. Fill in the details.					
			Where is t	he property?		Describe the contents	Value
							101010
		Owner's Name	NumberStr	root			
		Owner's Name	Numbersu	eet			
		-					
		Number Street					
			City	State	Zip Code		
			-				
		City State Zip Code					
		·					
Part	10:	Give Details About Environmental Info	ormation				
For	the p	urpose of Part 10, the following definitions appl	lv:				
		3	,				
	 Ei 	nvironmental law means any federal, state, or loo	cal statute or r	egulation cond	erning pollution,	contamination, releases of	
		azardous or toxic substances, wastes, or materia					
	in	cluding statutes or regulations controlling the cl	eanup of thes	e substances,	wastes, or materi	ial.	
		7	C		Lat tannon de attanto		
		ite means any location, facility, or property as de		ny environmen	tai iaw, whether y	you now own, operate, or utilize it	
	OI	r used to own, operate, or utilize it, including dis	sposai sites.				
	■ <i>H</i>	azardous material means anything an environme	ental law defin	es as a hazard	ous waste, hazar	rdous substance.	
		exic substance, hazardous material, pollutant, co				,	
		, , , , , , , , , , , , , , , , , , , ,	, .				
Rep	ort all	I notices, releases, and proceedings that you know	ow about, reg	ardless of whe	en they occurred.		
24.	Has	any governmental unit notified you that you	ı may be ilab	ie or potentia	illy liable under	or in violation of an environmental law?	
		No					
	$ldsymbol{\wedge}$	NO					
	П	Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of
			dovernine	iitai uiiit		Environmentariaw, ii you know it	notice
							Hotioc
		-					
		Name of site	Governmer	ntal unit			
		 					
		Number Street	NumberStr	eet			
			City	State	Zip Code		
			•		•		
		City State Zip Code					
		•					
25	Hav	e you notified any governmental unit of any	release of ha	zardous mot	erial?		
۷٠.	. ia v	o you notined any governmental unit of ally	. Sicuse Of Ild	a. aous male	u		
		No					
	$ \underline{V} $						
	Ш	Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of
			dovernine	iitai aiiit		Environmentariaw, ii you know it	notice
							1101100
		Name of the	0.1	adal 9			
		Name of site	Governmer	ntal unit			
		N. 1. 6:					
		Number Street	NumberStr	eet			
			City	State	Zip Code		
			- 9		1		
		City State Zip Code					

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Debt		Renee			Webb	Case n	number <i>(if k</i>	(nown)		
		First Name		Middle Name	Last Name					
26.		e you been a part <u>y</u> No	y in any judic	ial or administra	ative proceeding under	r any environmenta	l law? Inc	lude settlem	nents and orde	rs.
		Yes. Fill in the det	ails.							
				(Court or agency		Nature of	f the case		Status of the case
		Case title								Pending
				(Court Name					On appeal
		Case number		· ·	NumberStreet					Concluded
				ā	City State	Zip Code				
Part	11:	Give Details Ab	oout Your B	usiness or Co	nnections to Any Bu	ısiness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a business or	have any of the fol	lowing co	nnections to	any business	?
			f a limited liab	ility company (L	de, profession, or othe _C) or limited liability pa	=	-time or pa	art-time		
		_			e of a corporation quity securities of a cor	poration				
	V	No. None of the a			, ,	•				
	П	Yes. Check all tha	at apply abov	e and fill in the o	details below for each I	business.				
						ure of the business			lentification n	
		Business Name			_			EIN:		
					_			Datas basis		
		Number Street			Name of account	ant or bookkeeper		Dates busin	ess existed	
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business			lentification n	
		Business Name			_			EIN:		
		Number Street			- Name of a count			Dates busin	ness existed	
		City	State	Zip Code	Name of account	ant or bookkeeper		From	То	
					Describe the nat	ure of the business		include Soc	lentification n	
		Business Name			_			EIN:		
		Number Street			Name of account	ant or bookkeeper		Dates busin	ness existed	
		City	State	Zip Code	_			From	To	

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Debte	or 1 Renee		Webb	Case number (if known)
	First Name Mi	ddle Name	Last Name	
	Within 2 years before you filed for bacreditors, or other parties. No Yes. Fill in the details below.	nkruptcy, did you	give a financial statement	to anyone about your business? Include all financial institutions,
	_		Date issued	
	Name	_	MM/DD/YYYY	
	Number Street			
	Number Street			
	City State	Zip Code		
Part	12: Sign Below			
	bankruptcy case can result in fines		r imprisonment for up to 20	, or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Renee Webb Signature of Debtor 1			Signature of Debtor 2
	Signature of Debtor 1			Date
	Date 10/3/2017			Date
	✓ No Yes			als Filing for Bankruptcy (Official Form 107)?
_	Did you pay or agree to pay someone	who is not an atto	inley to help you lill out ban	ikruptcy iorins:
	✓ No Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Dist	rict of Illinois	
In re	Renee Webb		Case No.	
	Debtor			(If known)
			Chapter -	Chapter 13
D	ISCLOSURE OF	COMPENSATION	ON OF ATTORNE	Y FOR DEBTOR
compe	nsation paid to me within one	year before the filing of th	e petition in bankruptcy, or agr	he abovenamed debtor(s) and that reed to be paid to me, for services th the bankruptcy case is as follows:
For leg	al services, I have agreed to a	ccept		\$4,000.00
Prior to	o the filing of this statement I	have received		\$350.00
Balanc	e Due			\$3,650.00
2. The so	urce of the compensation pai	d to me was:		
	Debtor	Other (specif	·y)	
3. The so	urce of the compensation pai	d to me is:		
	✓ Debtor	Other (specif	y)	
	ave not agreed to share the ab embers and associates of my l		ion with any other person unle	ss they are
Ш me		w firm. A copy of the agree	with a other person or persons ment, together with a list of the	
		-	gal service for all aspects of the ng advice to the debtor in deter	e bankruptcy case, including: mining whether to file a petition in
b.	Preparation and filing of any	petition, schedules, staten	nents of affairs and plan which	may be required;
C.	Representation of the debtor	at the meeting of creditors	s and confirmation hearing, and	d any adjourned hearings thereof;
d.	Representation of the debtor	in adversary proceedings	and other contested bankrupto	y matters;
6. By agr	eement with the debtor(s), the	above-disclosed fee does	not include the following servi	ces:
		CERTIF	ICATION	
	that the foregoing is a comple this bankruptcy proceedings.	te statement of any agreen	nent or arrangement for paymer	nt to me for representation of the
	10/3/2017		/s/ Sean McNulty	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Webb, Renee	Case No.	Case No.		
	Debtor(s)				
		Chapter	Chapter13		
	VERIFIC	CATION OF CREDITOR MAT	ΓRIX		
Ti knowledge	he above named Debtors hereby verifye.	y that the attached list of creditors is to	rue and correct to the best of their		
Date:	10/3/2017	/s/ Webb, Renee Webb, Renee Signature of De			

CREDIT ACCEPTANCE 25505 West 12 Mile Road Ste. 3000 Southfield, MI, 48034

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Midwest Title Loans 2941 W 159th St Markham, IL, 60428

DirecTV PO Box 105261 Atlanta, GA, 30348

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Debtor 1 Renee		Webb	Case number (if known)	
First Name Part 6: Answer These Que	Middle Name estions for Reporting Purpose	Last Name		
16. What kind of debts do you have?	16a. Are your debts primaril "incurred by an individua No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primaril money for a business or No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts y	y consumer debts? Co al primarily for a persona by business debts? Busi investment or through t	al, family, or household iness debts are debts th the operation of the bus	purpose." at you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.			vis excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49✓ 50-99✓ 100-199✓ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	00	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$50,000,00	-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$50,000,00	-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** /s/ Renee Webb *			
	Signature of Debtor 1 Executed on 10/3/201 MM / I	7 DD / YYYY Date of the control of	Signature of Debt Executed on _	MM / DD / YYYY

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Fill in this infor	mation to identify your	case:			
Debtor 1	Renee		Webb		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	—	
United States E	Bankruptcy Court for the	e: Northern	District of Illinois		
	. ,		(State)		
Case number (If known)	****		····		
Official	Form 106D	ec		overance and a contract of the	Check if this is ar amended filing
Declarat	ion About ar	Individual Debto	r's Schedule	es	12/15
If two married	people are filing toge	ther, both are equally respons	ible for supplying corre	ect information.	
	1341, 1519, and 3571		can result in tines up t	to \$250,000, or imprisonment for up to	20 years, or both. 18
Did you p	ay or agree to pay sor	neone who is NOT an attorney	to help you fill out ba	nkruptcy forms?	
✓ No					
Yes.	Name of person		Attach Bankruptc) Signature (Official	y Petition Preparer's Notice, Declaration, an Form 119).	d
	are true and correct.	are that I have read the summ	*	ed with this declaration and	
Date 10/3			Date	MM/DDAWW	

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Debtor 1 Renee			Webb	Case number (if known)
First N	ame	Middle Name	Last Name	
creditors	years before you filed f , or other parties.	for bankruptcy, did y	ou give a financial state	nent to anyone about your business? Include all financial institution
✓ No Yes.	Fill in the details below			
			Date issued	
Nan	16		MM/DD/YYYY	
Nun	nber Street			
City	State	Zip Code		
Cien	n Below			
I have read	the answers on this Spreet. I understand tha	at making a false sta	atement, concealing prop	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with
I have read	the answers on this Sorrect. I understand that cy case can result in fi	at making a false staines up to \$250,000,	atement, concealing prop , or imprisonment for up t //	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
I have read	the answers on this Sorrect. I understand that cy case can result in fi	at making a false staines up to \$250,000,	atement, concealing prop , or imprisonment for up t //	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
I have read	the answers on this Sorrect. I understand that cy case can result in fi	at making a false staines up to \$250,000,	atement, concealing prop , or imprisonment for up t //	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
I have read true and co a bankrupt	the answers on this Sorrect. I understand that cy case can result in fine statement of the solution of the sol	at making a false staines up to \$250,000,	atement, concealing proj , or imprisonment for up t	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
I have read true and co a bankrupt	the answers on this Sorrect. I understand that cy case can result in fine statement of the solution of the sol	at making a false staines up to \$250,000,	atement, concealing proj , or imprisonment for up t	Signature of Debtor 2 Date
I have read true and co a bankrupt Did you att	the answers on this Sorrect. I understand that cy case can result in find the second s	at making a false staines up to \$250,000, ob	atement, concealing proj , or imprisonment for up t	Signature of Debtor 2 Date
I have read true and co a bankrupt Did you att	the answers on this Sorrect. I understand that cy case can result in find the second s	at making a false staines up to \$250,000, ob	atement, concealing proj , or imprisonment for up t	Signature of Debtor 2 Date

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Webb, Renee	Conn No			
	Debtor(s)	Case No.	Case No.		
		Chapter.	Chapter13		
	VERIFIC	CATION OF CREDITOR MAT	RIX		
- knowledç	The above named Debtors hereby verifge.	y that the attached list of creditors is tru	ue and correct to the best of their		
Date:	10/3/2017	/s/ Webb, Renee Webb, Renee Signature of Debt	Rome Well		

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Debt	or 1 Ren			Webb	Case number (if known)	
	Firs	st Name	Middle Name	Last Name		
16.	Calcui	late the median family inc	come that applies to y	ou. Follow these step	os:	
	16a. F	fill in the state in which you	live.	Illinois	_	
	16b. F	Fill in the number of people i	n your household.	5	-	
		ill in the median family inco	me for your state and siz	e of		\$99,616.00
		rousehold using the link specified in the	senarate instructions fo		nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	
17.		to the lines compare?	ooparato irottottotto to	Tano tomi. This list i	nay also be available at the barmuptey clerk's office.	
	17a.				is form, check box 1, Disposable income is not determined tion of Disposable Income (Official Form 122C-2).	
	17b.		to Part 3 and fill out 6	Calculation of Dispo	eck box 2, <i>Disposable income is determined under 11</i> sable Income (Official Form 122C-2). On line 39 of that	
Part	3₃ Ca	alculate Your Commitm	nent Period Under	11 U.S.C. §1325(l	b)(4)	
18.	Соруу	your total average monthl	y income from line 11.			\$1,624.32
19.					is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If	f the marital adjustment doe	s not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. S	Subtract line 19a from line	18.			\$1,624.32
20.	Calcul	late your current monthly	income for the year. F	ollow these steps:		1
	20a. C	Copy line 19b.				\$1,624.32
	M	fultiply by 12 (the number o	f months in a year).			x 12
	20b. T	he result is your current mo	nthly income for the yea	r for this part of the fo	orm.	\$19,491.84
	20c. C	Copy the median family inco	me for your state and siz	e of household from	line 16c.	\$99,616.00
21.	How d	o the lines compare?				
		ne 20b is less than line 20c. ommitment period is 3 years		ed by the court, on th	ne top of page 1 of this form, check box 3, The	
		ne 20b is more than or equa The commitment period is		erwise ordered by the	e court, on the top of page 1 of this form, check box	
Part	4a Sig	gn Below				
	Bv	signing here. I declare und	er penalty of periupy that	the information on the	his statement and in any attachments is true and correct.	
	_,	olgrining mana, r docume and	or portary or porjary trial	1	and statement and in any attachments is true and contest.	
	,	X /s/ Renee Webb Signature of Debtor 1	aue Me	<u>(</u> (×	Signature of Debtor 2	
		Date 10/3/2017			Date	
		MM/DD/YYYY			MM/DD/YYYY	
	lf y	you checked 17a, do NOT fi you checked 17b, fill out Fo ove.			39 of that form, copy your current monthly income from line	14

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \$ 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 10/3/2017	
Signed:	
/s/ Renee Webb //Que//	lell,
	/s/ Sean McNulty
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.